

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: GEORGE L. KESSLER	§	Case No. 05-70921
MELANIE E. KESSLER	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2005.
- 2) The plan was confirmed on 04/29/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/06/2009.
- 5) The case was converted on 06/10/2009.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$572,470.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 78,550.01	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 78,550.01</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,100.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,105.84	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,205.84</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY SCOTT A BENTLEY	Lgl	1,100.00	1,100.00	1,100.00	1,100.00	0.00
COUNTRYWIDE HOME LOANS	Sec	0.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE	Sec	0.00	16,721.85	16,721.85	0.00	0.00
WELLS FARGO BANK	Sec	0.00	6,731.17	6,731.17	0.00	0.00
ECAST SETTLEMENT	Uns	5,478.01	5,760.68	5,760.68	4,832.17	0.00
BECKET & LEE, LLP	Uns	3,559.56	4,015.77	4,015.77	3,368.51	0.00
RESURGENT CAPITAL SERVICES	Uns	3,988.86	4,128.99	4,128.99	3,463.47	0.00
ECAST SETTLEMENT	Uns	4,286.67	4,785.83	4,785.83	4,014.44	0.00
ECAST SETTLEMENT	Uns	4,271.38	4,406.78	4,406.78	3,696.50	0.00
CAPITAL ONE	Uns	2,084.69	2,084.69	0.00	0.00	0.00
CAPITAL ONE	Uns	3,122.04	3,122.04	0.00	0.00	0.00
CAPITAL ONE	Uns	630.59	630.59	0.00	0.00	0.00
CAPITAL ONE	Uns	843.46	843.46	0.00	0.00	0.00
SMC	Uns	196.60	803.56	803.56	674.05	0.00
RESURGENT CAPITAL SERVICES	Uns	829.63	982.12	982.12	823.82	0.00
PORTFOLIO RECOVERY	Uns	3,362.39	3,739.16	3,739.16	3,136.49	0.00
RESURGENT CAPITAL SERVICES	Uns	3,846.90	4,667.57	4,667.57	3,915.25	0.00
RESURGENT CAPITAL SERVICES	Uns	8,391.41	9,162.29	9,162.29	7,685.51	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	3,216.74	3,539.15	3,539.15	2,968.70	0.00
ECAST SETTLEMENT	Uns	4,391.31	4,596.89	4,596.89	3,855.96	0.00
DISCOVER FINANCIAL SERVICES	Uns	2,481.84	3,037.40	3,037.40	2,547.83	0.00
ROUNDUP FUNDING LLC	Uns	350.00	363.24	363.24	304.69	0.00
FIRST EXPRESS	Uns	368.62	420.40	420.40	352.64	0.00
FLEET CREDIT CARD SERVICES	Uns	2,610.00	2,610.00	0.00	0.00	0.00
CITIBANK USA NA	Uns	1,976.97	2,156.54	2,156.54	1,808.95	0.00
JC PENNEY	Uns	1,699.71	1,699.71	0.00	0.00	0.00
CREDITORS BANKRUPTCY	Uns	1,642.36	1,727.56	1,727.56	1,449.11	0.00
WORLD FINANCIAL NETWORK	Uns	198.98	298.65	298.65	250.52	0.00
MARSHALL FIELD	Uns	320.45	389.80	389.80	326.97	0.00
ECAST SETTLEMENT	Uns	2,353.82	2,716.79	2,716.79	2,278.89	0.00
ECAST SETTLEMENT	Uns	933.18	1,023.20	1,023.20	858.28	0.00
ECAST SETTLEMENT	Uns	1,399.17	1,519.94	1,519.94	1,274.96	0.00
RESURGENT CAPITAL SERVICES	Uns	805.40	861.72	861.72	722.83	0.00
PORTFOLIO RECOVERY	Uns	484.82	505.40	505.40	423.94	0.00
RESURGENT CAPITAL SERVICES	Uns	4,049.96	4,451.17	4,451.17	3,733.73	0.00
ROUNDUP FUNDING LLC	Uns	3,369.32	3,659.18	3,659.18	3,069.39	0.00
TCM BANK VISA	Uns	3,036.57	3,168.61	3,168.61	2,657.89	0.00
US BANK/ELAN RETAIL PMT	Uns	3,058.03	3,362.55	3,362.55	2,820.57	0.00
WAL MART	Uns	1,191.13	1,191.13	0.00	0.00	0.00
WELLS FARGO FINANCIAL	Uns	3,657.73	4,726.10	4,726.10	3,964.35	0.00
ROUNDUP FUNDING LLC	Uns	369.98	478.91	478.91	401.72	0.00
LVNV FUNDING LLC	Uns	0.00	421.02	421.02	353.16	0.00
WORLD FINANCIAL NETWORK	Uns	0.00	137.74	137.74	115.54	0.00
WORLD FINANCIAL NETWORK	Uns	0.00	230.50	230.50	193.34	0.00
INTERNAL REVENUE SERVICE	Pri	711.00	NA	NA	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 23,453.02	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 23,453.02	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 86,245.21	\$ 72,344.17	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,205.84	
Disbursements to Creditors	\$ 72,344.17	
<b>TOTAL DISBURSEMENTS:</b>		\$ 78,550.01

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 06/23/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.